

Information to identify the case:

Debtor 1

Jill M Schille

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8286

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-32084-JKS

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jill M Schille

3/12/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jill M Schille
Debtor

Case No. 18-32084-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 12, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2024:

Recip ID	Recipient Name and Address
db	+ Jill M Schille, 11 Point Place, Ringwood, NJ 07456-2112
517885338	ACAR Leasing LTD, d/b/a GM Financial LeasingPO BOX 183853, Arlington, TX 76096
517857688	Drmatology Group, PO Box 791486, Baltimore, MD 21279-6000
520081341	+ Freedom Mortgage Corporation, Powers Kirm, LLC, 308 Harper Drive, Suite 210, Moorestown, NJ 08057-3245
517857689	GM Finacial, P.O Box 1181145, Arlington, TX 76096
517857693	+ NJ Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
517857695	Port Authority NY/NJ, Violations, PO Box 15186, Albany, NY 12212-5186
517857696	+ Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
517857697	Valley Physician Services, Valley Medcal Group, PO Box 14000, Belfast, ME 04915-4033

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 12 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 12 2024 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517928370	Email/PDF: bncnotices@becket-lee.com	Mar 12 2024 21:11:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517857682	+ Email/PDF: bncnotices@becket-lee.com	Mar 12 2024 21:00:37	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517857683	+ EDI: BANKAMER	Mar 13 2024 00:41:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517857684	+ EDI: BANKAMER	Mar 13 2024 00:41:00	Bank of America, Attn: Bankruptcy Nc4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
517951844	+ EDI: BANKAMER2	Mar 13 2024 00:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517922598	EDI: BANKAMER	Mar 13 2024 00:41:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
517955777	Email/PDF: bncnotices@becket-lee.com	Mar 12 2024 21:00:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517964108	+ Email/Text: RASEBN@raslg.com	Mar 12 2024 20:53:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517970052	+ EDI: CITICORP	Mar 13 2024 00:41:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517857686	+ EDI: CITICORP	Mar 13 2024 00:41:00	Citibank/The Home Depot, Attn:

District/off: 0312-2

User: admin

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517857687	+ EDI: CITICORP	Mar 13 2024 00:41:00	Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
519658045	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 12 2024 20:54:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
519658046	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 12 2024 20:54:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
517857690	+ EDI: PHINAMERI.COM	Mar 13 2024 00:41:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
517857691	EDI: IRS.COM	Mar 13 2024 00:41:00	IRS, PO Box 931000, Louisville, KY 40293-1000
517857685	EDI: JPMORGANCHASE	Mar 13 2024 00:41:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517857692	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 12 2024 20:53:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517960547	Email/PDF: resurgentbknofications@resurgent.com	Mar 12 2024 21:00:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517857694	+ Email/Text: bnc@nordstrom.com	Mar 12 2024 20:54:11	Nordstrom Signature Visa, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
517925435	^ MEBN	Mar 12 2024 20:45:21	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	

District/off: 0312-2

User: admin

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on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

James C. Zimmermann

on behalf of Debtor Jill M Schille jim@jzlawyer.com office@jzlawyer.com

Kevin Gordon McDonald

on behalf of Creditor Roundpoint Mortgage Servicing Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 8